

Certificate Number: 14424-NJ-DE-038410062

Bankruptcy Case Number: 24-12839



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 24, 2024, at 12:12 o'clock AM EDT, Terri D O'brien completed a course on personal financial management given by internet by BK Class Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 24, 2024 By: /s/Jesus Leonardo

Name: Jesus Leonardo

Title: Instructor